

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <b>Robert D Muzzin</b>           | Social Security number or ITIN | xxx-xx-8718 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | <b>16-34561-MBK</b>              |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert D Muzzin

3/11/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert D Muzzin  
Debtor

Case No. 16-34561-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Mar 11, 2022

Form ID: 3180W

Total Noticed: 48

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:**

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Robert D Muzzin, 25 Willever Rd., Asbury, NJ 08802-1162  |
| cr        | + HOME POINT FINANCIAL CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814 |
| 516570213 | + Allison M.Roberts,Esq., Deni Law Group, 32 Church St, Flemington, NJ 08822-1786  |
| 516570227 | + Home Point Financial, PO Box 77404, Trenton, NJ 08628-6404   |
| 516570230 | + Kimberly Muzzin, 25 Willever Rd., Asbury, NJ 08802-1162  |

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                    | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov           | Mar 11 2022 20:14:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov    | Mar 11 2022 20:14:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | EDI: FORD.COM                                 | Mar 12 2022 01:08:00 | Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962  |
| lm        | Email/Text: bankruptcy@homepointfinancial.com | Mar 11 2022 20:13:00 | Home Point Financial Corporation, 9 Entin Road, Suite 200, Parsippany, NJ 07054  |
| 516570215 | EDI: CAPITALONE.COM                           | Mar 12 2022 01:08:00 | Capital One, 15000 Capital One Dr, Richmond, VA 23238  |
| 516570214 | + EDI: CAPITALONE.COM                         | Mar 12 2022 01:08:00 | Capital One, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 516661656 | EDI: CAPITALONE.COM                           | Mar 12 2022 01:08:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083   |
| 516768297 | + Email/Text: bankruptcy@cavps.com            | Mar 11 2022 20:14:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  |
| 516570218 | + EDI: CITICORP.COM                           | Mar 12 2022 01:08:00 | Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040  |
| 516570219 | + EDI: CITICORP.COM                           | Mar 12 2022 01:08:00 | Citibank, Po Box 6241, Sioux Falls, SD 57117-6241  |
| 516570221 | + EDI: CITICORP.COM                           | Mar 12 2022 01:08:00 | Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497   |
| 516570220 | + EDI: CITICORP.COM                           | Mar 12 2022 01:08:00 | Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040                              |
| 516570222 | + EDI: WFNNB.COM                              |                      |  |

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Mar 11, 2022

Form ID: 3180W

Total Noticed: 48

|           |   |                      |  |
|-----------|---|----------------------|--|
|           |   | Mar 12 2022 01:08:00 | Comenity Bank/bon Ton, 3100 Easton Square Pl, Columbus, OH 43219-6232  |
| 516570223 | + Email/PDF: creditonebknotifications@resurgent.com | Mar 11 2022 20:20:39 | Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873   |
| 516570224 | + Email/PDF: creditonebknotifications@resurgent.com | Mar 11 2022 20:20:51 | Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875   |
| 516570225 | EDI: FORD.COM                                       | Mar 12 2022 01:08:00 | Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962  |
| 516578671 | EDI: FORD.COM                                       | Mar 12 2022 01:08:00 | Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953   |
| 516570226 | + EDI: FORD.COM                                     | Mar 12 2022 01:08:00 | Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000   |
| 516804306 | Email/Text: bankruptcy@homepointfinancial.com       | Mar 11 2022 20:13:00 | Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234   |
| 516570228 | + EDI: IRS.COM                                      | Mar 12 2022 01:08:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346   |
| 516570216 | EDI: JPMORGANCHASE                                  | Mar 12 2022 01:08:00 | Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850   |
| 516570217 | EDI: JPMORGANCHASE                                  | Mar 12 2022 01:08:00 | Chase Card, Po Box 15298, Wilmington, DE 19850   |
| 516745680 | Email/PDF: resurgentbknotifications@resurgent.com   | Mar 11 2022 20:20:53 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 516758944 | Email/PDF: resurgentbknotifications@resurgent.com   | Mar 11 2022 20:20:42 | LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                            |
| 516811488 | Email/PDF: resurgentbknotifications@resurgent.com   | Mar 11 2022 20:20:42 | LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 517230899 | Email/PDF: resurgentbknotifications@resurgent.com   | Mar 11 2022 20:21:04 | LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587   |
| 516570233 | + Email/Text: bk@lendingclub.com                    | Mar 11 2022 20:14:00 | Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985  |
| 516747011 | + EDI: MID8.COM                                     | Mar 12 2022 01:08:00 | MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011  |
| 516570235 | + Email/Text: MVCIBL@VACATIONCLUB.COM               | Mar 11 2022 20:14:00 | Marriott Ownership, 1200 Bartow Rd. Suite 14, Lakeland, FL 33801-5901  |
| 516570236 | + Email/Text: MVCIBL@VACATIONCLUB.COM               | Mar 11 2022 20:14:00 | Marriott Ownership, 1200 Us Highway 98 S Ste, Lakeland, FL 33801-5901  |
| 519168834 | + EDI: AISMIDFIRST                                  | Mar 12 2022 01:08:00 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 |
| 519168833 | + EDI: AISMIDFIRST                                  | Mar 12 2022 01:08:00 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051   |
| 516819112 | EDI: PRA.COM  | Mar 12 2022 01:08:00 | Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541   |
| 516633832 | EDI: Q3G.COM  | Mar 12 2022 01:08:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  |

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Mar 11, 2022

Form ID: 3180W

Total Noticed: 48

|           |  |                      |  |
|-----------|--|----------------------|--|
| 516570237 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Mar 11 2022 20:14:00 | NJ Division of Taxation, 50 Barracks Street, PO Box 269, Trenton, NJ 08695 |
| 516570238 | + EDI: RMSC.COM                              | Mar 12 2022 01:08:00 | Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064          |
| 516570239 | + EDI: RMSC.COM                              | Mar 12 2022 01:08:00 | Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001      |
| 516570240 | + EDI: RMSC.COM                              | Mar 12 2022 01:08:00 | Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064                |
| 516570241 | + EDI: RMSC.COM                              | Mar 12 2022 01:08:00 | Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005                |
| 516570243 | + EDI: RMSC.COM                              | Mar 12 2022 01:08:00 | Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015                  |
| 516570242 | + EDI: RMSC.COM                              | Mar 12 2022 01:08:00 | Synchrony Bank/TJX, Po Box 965064, Orlando, FL 32896-5064                  |
| 516570244 | + EDI: RMSC.COM                              | Mar 12 2022 01:08:00 | Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064              |
| 516570245 | EDI: RMSC.COM                                | Mar 12 2022 01:08:00 | Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998                   |

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 516570232 | *+            | Kimberly Muzzin, 25 Willever Road, Asbury, NJ 08802-1162                 |
| 516570231 | *+            | Kimberly Muzzin, 25 Willever Road, Asbury, NJ 08802-1162                 |
| 516570234 | *+            | Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985 |
| 516570229 | ##            | Kimberly L. Muzzin, 327 Strotz Road, Asbury, NJ 08802-1361               |

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2022 at the address(es) listed below:

| Name         | Email Address   |
|--------------|---|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com                                   |

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Mar 11, 2022

Form ID: 3180W

Total Noticed: 48

Alexandra T. Garcia

on behalf of Creditor Home Point Financial Corporation NJECFMAIL@mw-c-law.com nj-ecfmail@ecf.courtdrive.com

Celine P. Derkrikorian

on behalf of Creditor Home Point Financial Corporation njecfmail@mw-c-law.com

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

John R. Morton, Jr.

on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William S. Wolfson

on behalf of Debtor Robert D Muzzin wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

TOTAL: 8